Fact Sheet

QUESTIONS AND ANSWERS ABOUT STATE AND FEDERAL DISASTER ASSISTANCE AVAILABLE FOR OKLAHOMA

Q: Who is eligible to register for state and federal disaster assistance?

A: You may be eligible if you live in a federally designated county and incurred damage from severe storms, flooding and tornadoes May 18 through June 2. The six counties now designated for Individual Assistance are Canadian, Cleveland, Lincoln, McClain, Oklahoma and Pottawatomie.

Q: If I had damage from the severe storms, flooding and tornadoes May 18 through June 2 but live in a county that has not been designated for Individual Assistance, should I register anyway?

A: Yes. Homeowners and renters outside the six designated counties may report their damage. The damage reports will help OEM and FEMA ensure all impacted areas are identified and documented.

Q: What is Individual Assistance?

A: Individual Assistance may include:

Grants to help pay for temporary housing and home repairs.

Grants to help pay for personal property replacement or disaster-related necessary expenses—such as uninsured medical and dental costs, damaged vehicle replacement, lost work tools, and moving and storage fees related to the disaster.

Low-interest disaster loans from the U.S. Small Business Administration (SBA).

Q: Isn't an SBA disaster loan only for businesses?

A: No. SBA provides low-interest disaster loans to homeowners, renters, businesses of all sizes (including landlords) and private nonprofit organizations for disaster damage not fully covered by insurance or other compensation.

Q: I don't think I can afford an SBA low-interest disaster loan. Should I fill out the SBA application anyway?

A: Yes. If you received an SBA application, it's a good idea to fill it out and return it to SBA. If you don't qualify for a loan, SBA may refer you for a FEMA grant to help replace disaster-damaged essential personal property such as damaged or destroyed major appliances.

Q: How do I register for disaster assistance?

A: There are three ways you can register for disaster assistance. Call 800-621-3362; TTY 800-462-7585; online, visit DisasterAssistance.gov or go to m.fema.gov via web-enabled phone. Users of 711-Relay or Video Relay Services should call 800-621-3362.

Q: Can I register for assistance if I have insurance?

A: Yes. Even if you have insurance, you should apply. You may be eligible for disaster assistance for the uninsured and underinsured losses and damage.

Q: If I am a renter, can I get FEMA disaster assistance?

A: Yes. If you are a renter and your house was made unlivable by a disaster, you may be eligible for disaster grants for rental assistance and other serious disaster-related needs.

Q: If I am a renter, how do I use the temporary housing funds I receive?

A: FEMA leaves the rental choices to survivors. For example, you may use your rental assistance to rent an apartment, a house or a recreational vehicle (RV). RVs can include travel trailers or other prefabricated dwellings.

Q: When I register, do I qualify and receive payments from FEMA?

A: After you register, your completed application is reviewed, and an inspector may call to schedule an inspection at your damaged dwelling.

If you are eligible for assistance, FEMA's Households and Individuals Program will send you a U.S. Treasury/state check or a direct deposit to your bank account if you signed up for it. Other types of assistance may be provided later, based on specific eligibility and need.

Q: If I receive FEMA assistance, could it reduce my Social Security or other benefits?

A: No. State and FEMA disaster assistance will not affect your Social Security, Medicare, Medicaid, supplemental nutrition assistance or similar benefits you receive.

Q. Do I have to repay any Individual Assistance funds I receive for my recovery?

A. No. The funds are grants that do not have to be repaid.

Q: Do undocumented immigrants qualify for federal assistance?

A: Applicants must be a U.S. citizen, non-citizen national or a qualified alien to be eligible for FEMA assistance. However, assistance may be available to a household if someone registers on behalf of a minor child in the home who is a U.S. citizen or a qualified alien under 18.

Q: If I received a letter from FEMA with an ineligible determination, does that mean that I will not get any assistance?

A: Receiving such a letter does not necessarily mean that you are not eligible for disaster assistance, even when the letter states "ineligible" or "incomplete." It can be an indication that further information is needed, or that your insurance claim needs to be settled first before disaster assistance can be granted.

Q: I need information on the status of my application, and I have a few questions about FEMA's disaster programs. What should I do?

A: Please call 800-621-3362 (TTY 800-462-7585) or go online at DisasterAssistance.gov. You can call as often as you like to get your questions answered. You can also ask about the location of disaster recovery centers, where you can meet face to face with disaster specialists.

For more information on Oklahoma disaster recovery, click fema.gov/disaster/4117 or visit the OEM site at oem.ok.gov. The fema.gov website has a link to a Rumor Control Page, which clarifies disaster-related rumors.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has

been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

The Oklahoma Department of Emergency Management (OEM) prepares for, responds to, recovers from and mitigates against emergencies and disasters. The department delivers service to Oklahoma cities, towns and counties through a network of more than 350 local emergency managers.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards. Follow us on Twitter at www.twitter.com/femaregion6http://www.fema.gov/redirect?url=http%3A%2F%2Fwww.twitter.com%2Ffemaregion6 and the FEMA Blog at http://blog.fema.gov

SBA is the federal government's primary source of funding for the long-term rebuilding of disaster-damaged private property.

SBA helps homeowners, renters, businesses of all sizes, and private non-profit organizations fund repairs or rebuilding efforts, and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 800-659-2955 (TTY 800-877-8339).